

**Information to identify the case:**

Debtor 1	<b>Sonia E Pazar</b>	Social Security number or ITIN	xxx-xx-2846
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>18-27940-RG</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sonia E Pazar

12/7/18

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sonia E Pazar  
 Debtor

Case No. 18-27940-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db +Sonia E Pazar, 36 N Stoughton St, Bergenfield, NJ 07621-1528  
 517744756 +Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411  
 517744759 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
 (address filed with court: Nissan Infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)  
 517744758 Niss Infi, P.O. Box 660360, Dallas, TX 75266-0360  
 517744761 +RAS Cintron, 130 Clinton Rd, Fairfield, NJ 07004-2926  
 517744762 +SLs, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 08 2018 00:48:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 08 2018 00:47:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Dec 08 2018 05:13:00 Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021  
 517744744 +EDI: AMEREXPR.COM Dec 08 2018 05:13:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 517744745 EDI: AMEREXPR.COM Dec 08 2018 05:13:00 Amex, P O Box 7871, Fort Lauderdale, FL 33329  
 517744747 EDI: BANKAMER.COM Dec 08 2018 05:13:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998  
 517744746 +EDI: BANKAMER.COM Dec 08 2018 05:13:00 Bankamerica, 1825 E Buckeye Rd, Phoenix, AZ 85034-4216  
 517744748 +EDI: CAPITALONE.COM Dec 08 2018 05:13:00 Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017  
 517744749 +EDI: CHASE.COM Dec 08 2018 05:13:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 517744750 +EDI: WFNNB.COM Dec 08 2018 05:13:00 Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789  
 517744751 +EDI: WFNNB.COM Dec 08 2018 05:13:00 Comenitybank/Kay, 3100 Easton Square Pl, Columbus, OH 43219-6232  
 517744752 +EDI: WFNNB.COM Dec 08 2018 05:13:00 Comenitybank/Victoria, Po Box 182789, Columbus, OH 43218-2789  
 517744753 +EDI: DISCOVER.COM Dec 08 2018 05:13:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
 517744754 +EDI: IIC9.COM Dec 08 2018 05:14:00 I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  
 517744755 +E-mail/Text: BKRMailOPS@weltman.com Dec 08 2018 00:47:29 Kay, 375 Ghent Rd., Akron, OH 44333-4600  
 517744760 +E-mail/Text: bnc@nordstrom.com Dec 08 2018 00:47:07 Nordstrom/Td Bank Usa, 13531 E Caley Ave, Englewood, CO 80111-6504  
 517744763 +EDI: SEARS.COM Dec 08 2018 05:13:00 Sears/Cbna, 13200 Smith Rd, Cleveland, OH 44130-7856  
 517744764 +EDI: RMSC.COM Dec 08 2018 05:13:00 Synchb/Amazon, Po Box 965015, Orlando, FL 32896-5015  
 517744765 +EDI: RMSC.COM Dec 08 2018 05:13:00 Synchb/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469  
 517744766 +EDI: RMSC.COM Dec 08 2018 05:13:00 Synchb/Jcp, Po Box 965007, Orlando, FL 32896-5007  
 517744767 +EDI: RMSC.COM Dec 08 2018 05:13:00 Synchb/Jcp, 4125 Windward Plaza, Alpharetta, GA 30005-8738  
 517744768 +EDI: RMSC.COM Dec 08 2018 05:13:00 Synchb/L & T, Po Box 965015, Orlando, FL 32896-5015  
 517744769 +EDI: RMSC.COM Dec 08 2018 05:13:00 Synchb/Mattress Firm In, 950 Forrer Blvd, Kettering, OH 45420-1469  
 517744770 +EDI: RMSC.COM Dec 08 2018 05:13:00 Synchb/Tjx Cos, Po Box 965015, Orlando, FL 32896-5015  
 517744771 +EDI: RMSC.COM Dec 08 2018 05:13:00 Synchb/Tjx Cos Dc, Po Box 965015, Orlando, FL 32896-5015  
 517744772 +EDI: RMSC.COM Dec 08 2018 05:13:00 Synchb/Walmart, Po Box 965024, Orlando, FL 32896-5024  
 517746927 +EDI: RMSC.COM Dec 08 2018 05:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517744757 Medical Payment Data  
 517744773 Synchg/Gap

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
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Total Noticed: 33

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2018 at the address(es) listed below:

David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com  
Denise E. Carlon on behalf of Creditor U.S. BankNational Association, asTrustee for Citigroup Mortgage Loan Trust, Inc. 2007-6, Mortgage Pass-Through Certificates, Series 2007-6  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jose R. Torres on behalf of Debtor Sonia E Pazar jrt@torreslegal.com, notices@nextchapterbk.com  
Rebecca Ann Solarz on behalf of Creditor U.S. BankNational Association, asTrustee for Citigroup Mortgage Loan Trust, Inc. 2007-6, Mortgage Pass-Through Certificates, Series 2007-6  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5